

JAN 12 2009

IN THE CLAIMS:

Please cancel Claims 52-54 and 59, without prejudice, please amend Claims 43, 46, 47, 55, 56, 57, 58, 61, and 62, and please add new Claims 63-76, as provided in the following Listing of Claims:

Listing of Claims:

Claims 1-42. (Canceled)

Claim 43. (Currently Amended) A computer-implemented method, comprising:

receiving information regarding a transaction involving an account, wherein the information regarding the transaction is received by a receiver prior to a processing, a completion, a consummation, or a cancellation, of the transaction;

processing the information regarding a the transaction involving an account with a processing device using information regarding the account;

generating an information a report or a message in response to the processing of the information regarding the transaction, wherein the information report or the message contains information regarding a charge-back regarding a previous transaction involving the account, information regarding a stopping of a payment regarding a previous transaction involving the account, or information regarding a non-payment due to insufficient funds regarding a previous transaction involving the account; and

transmitting the information report or the message to a communication device associated with a merchant, vendor, or provider, of a good, product, or service.

Claim 44. (Previously Presented) The computer-implemented method of Claim 43, wherein the communication device is a transaction authorization device.

Claim 45. (Previously Presented) The computer-implemented method of Claim 43, wherein the communication device is a wireless device, a wireless telephone, or a personal digital assistant.

Claim 46. (Currently Amended) The computer-implemented method of Claim 43, wherein the ~~information report or the message~~ is transmitted to the communication device via, on, or over, the Internet or the World Wide Web.

Claim 47. (Currently Amended) The computer-implemented method of Claim 43, further comprising:

determining whether the transaction is authorized or not authorized;

generating a ~~transaction authorization report second report or a second message~~ containing information regarding whether the transaction is authorized or not authorized; and

transmitting the ~~transaction authorization second report or the second message~~ to the communication device.

Claim 48. (Previously Presented) The computer-implemented method of Claim 43, wherein the account is a credit account, a credit card account, a charge account, or a charge card account.

Claim 49. (Previously Presented) The computer-implemented method of Claim 43, wherein the account is a debit account or a debit card account.

Claim 50. (Previously Presented) The computer-implemented method of Claim 43, wherein the account is a checking account or a bank account.

Claim 51. (Previously Presented) The computer-implemented method of Claim 43, wherein the account is an electronic money account.

Claims 52-54. (Canceled)

Claim 55. (Currently Amended) The computer-implemented method of Claim 43, wherein the information regarding a transaction involving an account includes information regarding a time period or a time limit relating to, or a time of, a shipment, transfer, or delivery, of a good, product, or service, pursuant to the transaction, and further wherein the information report or the message is transmitted to the communication device prior to the shipment, transfer, or delivery, of the good, product, or service.

Claim 56. (Currently Amended) The computer-implemented method of Claim 43, wherein the information report or the message is transmitted to the communication device prior to the a shipment, transfer, or delivery, of a good, product, or service, or the report or the message is transmitted to the communication device prior to a processing, a completion, a consummation, or a cancellation, of the transaction.

Claim 57. (Currently Amended) The computer-implemented method of Claim 43, wherein the information report or the message is transmitted to the communication device pursuant to, in, or during, a transaction authorization process.

Claim 58. (Currently Amended) The computer-implemented method of Claim 43, wherein the transaction is an on-line transaction, and further wherein the information regarding a the transaction, involving an account or the information report or the message, is transmitted via, on, or over, the Internet or the World Wide Web.

Claim 59. (Canceled)

Claim 60. (Previously Presented) The computer-implemented method of Claim 43, wherein the transaction is a face-to-face transaction.

Claim 61. (Currently Amended) The computer-implemented method of Claim 43, wherein the ~~information report or the message~~ contains information regarding a number or a frequency of charge-backs, ~~stopping of payments, or non-payments due to insufficient funds,~~ which have occurred on the account ~~or contains information regarding a number or a frequency of stopping of payments or non-payments due to insufficient funds, or the report or the message contains~~ information regarding a reason for a charge-back action, a stopping of payment action, or a non-payment due to insufficient funds action, or ~~the report or the message contains~~ information regarding an allegation or a dispute allegation made by an account holder associated with the account, or ~~the report or the message contains~~ information regarding an allegation of a fraudulent or an unauthorized account activity made by an account holder associated with the account, or ~~the report or the message contains~~ information regarding an allegation or a response made by a merchant, vendor, or provider, involved in a transaction ~~dispute in question, or the report or the message contains~~ information

regarding a probability or a statistic regarding whether an account holder associated with the account can be a charge-back risk, a ~~stopping of payment risk, or a non payment due to insufficient funds risk, in the transaction or whether the account holder can be a stopping of payment risk or a non-payment due to insufficient funds risk.~~

Claim 62. (Currently Amended) A computer-implemented method, comprising:

receiving information regarding a transaction involving an account, wherein the transaction involves a credit account, a credit card account, a charge account, a charge card account, a debit account, a debit card account, an electronic money account, a checking account, or a bank account, wherein the information regarding the transaction is received by a receiver prior to a processing, a completion, a consummation, or a cancellation, of the transaction, and further wherein the information regarding a the transaction involving an account includes information regarding the account and information regarding a time period, a time limit, or a time of, a shipment, transfer, or delivery, of a good, product, or service, pursuant to the transaction;

processing the information regarding a the transaction involving an account with a processing device using information regarding the account;

generating a an information report or a message, wherein the information report or the message contains information regarding a charge-back regarding a previous transaction involving the account, information regarding a stopping of a payment regarding a previous transaction involving the account, or information regarding a non payment due to insufficient funds regarding a previous transaction involving the account; and

transmitting the information report or the message to a communication device associated with a merchant, vendor, or provider, of the good, product, or service, wherein the information report or the message is transmitted to the communication device prior to the shipment, transfer, or delivery, of the good, product, or service.

Claim 63. (New) A computer-implemented method, comprising:

receiving information regarding a transaction involving an account, wherein the information regarding the transaction is received by a receiver prior to a processing, a completion, a consummation, or a cancellation, of the transaction;

processing the information regarding the transaction with a processing device using information regarding the account;

determining whether or not the transaction is authorized or not authorized and, if the transaction is authorized, generating a report or a message in response to the processing of the information regarding the transaction, wherein the report or the message contains information regarding a charge-back regarding a previous transaction involving the account; and

transmitting the report or the message to a communication device associated with a merchant, vendor, or provider, of a good, product, or service.

Claim 64. (New) The computer-implemented method of
Claim 63, wherein the account is a credit account, a credit
card account, a charge account, or a charge card account.

Claim 65. (New) The computer-implemented method of
Claim 63, wherein the account is a debit account, a debit card
account, a checking account, a bank account, or an electronic
money account.

Claim 66. (New) The computer-implemented method of
Claim 63, wherein the communication device is a wireless
device, a wireless telephone, or a personal digital assistant.

Claim 67. (New) The computer-implemented method of
Claim 63, wherein the information regarding the transaction
includes information regarding a time period or a time limit
relating to, or a time of, a shipment, transfer, or delivery,
of a good, product, or service, pursuant to the transaction,
and further wherein the report or the message is transmitted
to the communication device prior to the shipment, transfer,
or delivery, of the good, product, or service.

Claim 68. (New) The computer-implemented method of
Claim 63, wherein the report or the message is transmitted to

the communication device prior to a shipment, transfer, or delivery, of a good, product, or service, or the report or the message is transmitted to the communication device prior to a processing, a completion, a consummation, or a cancellation, of the transaction.

Claim 69. (New) The computer-implemented method of Claim 63, wherein the transaction is a mail order transaction, a telephone transaction, or an on-line transaction.

Claim 70. (New) The computer-implemented method of Claim 63, wherein the transaction is a face-to-face transaction.

Claim 71. (New) The computer-implemented method of Claim 63, wherein the communication device is a transaction authorization device.

Claim 72. (New) The computer-implemented method of Claim 63, wherein the report or the message contains information regarding a number or a frequency of charge-backs which have occurred on the account or contains information regarding a number or a frequency of stopping of payments or non-payments due to insufficient funds, or the report or the

message contains information regarding a reason for a charge-back action, a stopping of payment action, or a non-payment due to insufficient funds action, or the report or the message contains information regarding an allegation or a dispute allegation made by an account holder associated with the account, or the report or the message contains information regarding an allegation of a fraudulent or an unauthorized account activity made by an account holder associated with the account, or the report or the message contains information regarding an allegation or a response made by a merchant, vendor, or provider, involved in a transaction dispute, or the report or the message contains information regarding a probability or a statistic regarding whether an account holder associated with the account can be a charge-back risk in the transaction or whether the account holder can be a stopping of payment risk or a non-payment due to insufficient funds risk.

Claim 73. (New) The computer-implemented method of
Claim 63, further comprising:

processing information regarding a second transaction involving the account or a second transaction involving a second account;

generating a second report or a second message, wherein the second report or the second message contains information regarding a stopping of a payment regarding or involving the account or regarding or involving the second account, or information regarding a non-payment due to insufficient funds regarding or involving the account or regarding or involving the second account; and

transmitting the second report or the second message to the communication device or to a second communication device.

Claim 74. (New) The computer-implemented method of Claim 43, wherein the transaction is a telephone transaction or an on-line transaction.

Claim 75. (New) The computer-implemented method of Claim 43, wherein the transaction is a mail order transaction.

Claim 76. (New) The computer-implemented method of Claim 43, further comprising:

processing information regarding a second transaction involving the account or a second transaction involving a second account;

generating a second report or a second message, wherein the second report or the second message contains information regarding a stopping of a payment regarding or involving the account or regarding or involving the second account, or information regarding a non-payment due to insufficient funds regarding or involving the account or regarding or involving the second account; and

transmitting the second report or the second message to the communication device or to a second communication device.